BOSTON CONSUMER ALERTS - BLOCK THE HACKER!

Defending your passwords from hackers, and more cyber security tips

Experts report that every six seconds, a personal computer is hacked. Here are a few tips to help prevent your personal data from being stolen and prevent your password from being hacked.

- BE EXTRA-CAUTIOUS WITH EMAIL. Hackers send phony emails disguised to look like they are from people you know, but with links to sites that are fake, contain malware, attempt to capture your personal information, or carry other risks. One click on such a link could instantly compromise all your information. So on to the next basic tip....
- **DON'T CLICK ON UNKNOWN LINKS!** Know where the link is going to before you click. Encrypted sites, i.e. those with HTTPS and the lock icon, are the safest. And while we're on the subject of links, remember....
- NEVER OPEN UNKNOWN ATTACHMENTS, EITHER! Clicking on a hacker's attachment could quickly infect your computer with malicious software. Never open an attachment unless you are totally sure where it came from.
- DON'T SHARE YOUR PERSONAL INFORMATION. A hacker can use your information on social media to figure out your passwords or answers to secret questions. Lots of hacking is done by acquaintances, and in the majority of hacking cases, the victim indirectly handed the hacker their password. So there is no need to share!

Now let's talk about our passwords specifically. We need to make our passwords strong and secure. Do you have a weak, easily hacked password? Change it, and learn why:

- **DEFEND YOUR PASSWORD FROM BRUTE-FORCE ATTACKS.** Hackers can set up computer programs that try all conceivable letters and symbols to electronically "guess" your password. Is your password just one simple word? A computer program could probably unlock it in seconds. One simple word with some numbers after it isn't much better. Even passwords with lots of random letters and symbols can eventually be breached. Most quality sites with good security will block such an attempt, but a site with weak security might not. So that leads to the next point…
- DON'T USE THE SAME PASSWORD AMONGST ALL YOUR SITES! Because if a weak website allows a hacker to figure out your password, it is now known amongst ALL your sites. So change them up, and change them often.

And it's an especially good idea to regularly change your bank passwords, email passwords, and phone lock code, to protect your most sensitive information. And your email and phone provide the key to unlocking all the rest of your information.

- **USE STRONG PASSWORDS.** Avoid using names and birthdays. Try to use uncommon words or misspelled words. The rule of thumb is some upper case letters, lower case letters, numbers, and symbols that no one can guess. For example, "w0F1p@k!4\$."
- BE CAREFUL IF YOU WRITE DOWN ALL YOUR PASSWORDS: If you have all of your passwords in a big list or notebook, treat that paper as if it were valuable property. Lock it, hide it, or otherwise make it hard to access. And if a thief ever gets a hold of it, make it hard to use...for example don't put the site, username, and password all in one easy-to-find place. Memorize the most important passwords so no one can ever steal them. You can also do some research and reputable services that will manage all your passwords for you

A few final cyber security tips:

• BE CAREFUL USING FREE WIFI -

Surfing the net in public exposes your information. Nearby hackers can use snooping software on public wifi networks that allows them to see all of sites you are on, information you enter, and the like, exposing you to serious danger. Don't do any sensitive work like banking at a public wifi spot. Also, don't put sensitive info on "the cloud".

• MAKE THE ANSWERS TO YOUR SECURITY QUESTIONS HARD TO GUESS

A hacker might have to answer "Where were you born" to unlock your account. So put some symbols of a number after the answer to make it hard for the hacker to guess. Example: instead of "Boston", your answer might be "Boston*6" You put the "*6" after all your security answers, and then you memorize it, giving you an extra layer of hacking protection.

• USE SAFER ACCOUNTS WHEN MAKING ONLINE PURCHASES. For example, when making online purchases, use only a prepaid card which will limit your exposure if your account numbers gets stolen.

The City of Boston Mayor's Office of Consumer Affairs and Licensing mediates and advocates on behalf of Boston Consumers. If you are a Boston consumer and believe you are the victim of an unfair or deceptive business practice, want help resolving a complaint you have against a business, or need general consumer information, contact us at (617)635-3834 or at www.boston.gov/consumeraffairs/.